

UNITED STATES BANKRUPTCY COURT NORTHERN DISTRICT OF ILLINOIS EASTERN DIVISION (CHICAGO)				Voluntary Petition	
Name of Debtor (if individual, enter Last, First, Middle): <b>chlebek, maria z</b>			Name of Joint Debtor (Spouse) (Last, First, Middle): <b>chlebek, bogdan</b>		
All Other Names used by the Debtor in the last 8 years (include married, maiden, and trade names):			All Other Names used by the Joint Debtor in the last 8 years (include married, maiden, and trade names):		
Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-6427</b>			Last four digits of Soc. Sec. or Individual-Taxpayer I.D. (ITIN) No./Complete EIN (if more than one, state all): <b>xxx-xx-3589</b>		
Street Address of Debtor (No. and Street, City, and State): <b>6218 S. Knox Chicago, IL</b>			Street Address of Joint Debtor (No. and Street, City, and State): <b>6218 S. Knox Chicago, IL</b>		
ZIP CODE <b>60629</b>			ZIP CODE <b>60629</b>		
County of Residence or of the Principal Place of Business: <b>Cook</b>			County of Residence or of the Principal Place of Business: <b>Cook</b>		
Mailing Address of Debtor (if different from street address): <b>6218 S. Knox Chicago, IL</b>			Mailing Address of Joint Debtor (if different from street address): <b>6218 S. Knox Chicago, IL</b>		
ZIP CODE <b>60629</b>			ZIP CODE <b>60629</b>		
Location of Principal Assets of Business Debtor (if different from street address above):					
ZIP CODE					
<b>Type of Debtor</b> (Form of Organization) (Check one box.)  <input checked="" type="checkbox"/> Individual (includes Joint Debtors) <i>See Exhibit D on page 2 of this form.</i>  <input type="checkbox"/> Corporation (includes LLC and LLP)  <input type="checkbox"/> Partnership  <input type="checkbox"/> Other (If debtor is not one of the above entities, check this box and state type of entity below.)		<b>Nature of Business</b> (Check one box.)  <input type="checkbox"/> Health Care Business <input type="checkbox"/> Single Asset Real Estate as defined in 11 U.S.C. § 101(51B) <input type="checkbox"/> Railroad <input type="checkbox"/> Stockbroker <input type="checkbox"/> Commodity Broker <input type="checkbox"/> Clearing Bank <input type="checkbox"/> Other  <b>Tax-Exempt Entity</b> (Check box, if applicable.)  <input type="checkbox"/> Debtor is a tax-exempt organization under Title 26 of the United States Code (the Internal Revenue Code).		<b>Chapter of Bankruptcy Code Under Which the Petition is Filed</b> (Check one box.)  <input type="checkbox"/> Chapter 7 <input type="checkbox"/> Chapter 9 <input type="checkbox"/> Chapter 11 <input type="checkbox"/> Chapter 12 <input checked="" type="checkbox"/> Chapter 13  <b>Nature of Debts</b> (Check one box.)  <input checked="" type="checkbox"/> Debts are primarily consumer debts, defined in 11 U.S.C. § 101(8) as "incurred by an individual primarily for a personal, family, or household purpose." <input type="checkbox"/> Debts are primarily business debts.	
<b>Filing Fee</b> (Check one box.)  <input checked="" type="checkbox"/> Full Filing Fee attached.  <input type="checkbox"/> Filing Fee to be paid in installments (applicable to individuals only). Must attach signed application for the court's consideration certifying that the debtor is unable to pay fee except in installments. Rule 1006(b). See Official Form 3A.  <input type="checkbox"/> Filing Fee waiver requested (applicable to chapter 7 individuals only). Must attach signed application for the court's consideration. See Official Form 3B.		<b>Chapter 11 Debtors</b>  <b>Check one box:</b> <input type="checkbox"/> Debtor is a small business debtor as defined by 11 U.S.C. § 101(51D). <input type="checkbox"/> Debtor is not a small business debtor as defined in 11 U.S.C. § 101(51D). <b>Check if:</b> <input type="checkbox"/> Debtor's aggregate noncontingent liquidated debts (excluding debts owed to insiders or affiliates) are less than \$2,190,000.  <b>Check all applicable boxes:</b> <input type="checkbox"/> A plan is being filed with this petition. <input type="checkbox"/> Acceptances of the plan were solicited prepetition from one or more classes of creditors, in accordance with 11 U.S.C. § 1126(b).			
<b>Statistical/Administrative Information</b> <input checked="" type="checkbox"/> Debtor estimates that funds will be available for distribution to unsecured creditors. <input type="checkbox"/> Debtor estimates that, after any exempt property is excluded and administrative expenses paid, there will be no funds available for distribution to unsecured creditors.					THIS SPACE IS FOR COURT USE ONLY
<b>Estimated Number of Creditors</b> <input checked="" type="checkbox"/> 1-49 <input type="checkbox"/> 50-99 <input type="checkbox"/> 100-199 <input type="checkbox"/> 200-999 <input type="checkbox"/> 1,000-5,000 <input type="checkbox"/> 5,001-10,000 <input type="checkbox"/> 10,001-25,000 <input type="checkbox"/> 25,001-50,000 <input type="checkbox"/> 50,001-100,000 <input type="checkbox"/> Over 100,000					
<b>Estimated Assets</b> <input type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					
<b>Estimated Liabilities</b> <input checked="" type="checkbox"/> \$0 to \$50,000 <input type="checkbox"/> \$50,001 to \$100,000 <input checked="" type="checkbox"/> \$100,001 to \$500,000 <input type="checkbox"/> \$500,001 to \$1 million <input type="checkbox"/> \$1,000,001 to \$10 million <input type="checkbox"/> \$10,000,001 to \$50 million <input type="checkbox"/> \$50,000,001 to \$100 million <input type="checkbox"/> \$100,000,001 to \$500 million <input type="checkbox"/> \$500,000,001 to \$1 billion <input type="checkbox"/> More than \$1 billion					

<b>Voluntary Petition</b> <i>(This page must be completed and filed in every case.)</i>		Name of Debtor(s): <b>maria z chlebek bogdan chlebek</b>	
<b>All Prior Bankruptcy Cases Filed Within Last 8 Years</b> (If more than two, attach additional sheet.)			
Location Where Filed: <b>None</b>	Case Number:	Date Filed:	
Location Where Filed:	Case Number:	Date Filed:	
<b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet.)			
Name of Debtor: <b>None</b>	Case Number:	Date Filed:	
District:	Relationship:	Judge:	
<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)  <input type="checkbox"/> Exhibit A is attached and made a part of this petition.		<b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts.)  I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter. I further certify that I have delivered to the debtor the notice required by 11 U.S.C. § 342(b).  <div style="display: flex; justify-content: space-between; align-items: flex-end;"> <div style="text-align: center;"> <b>X /s/ Patrick J. Brennan</b>  <b>Patrick J. Brennan</b> </div> <div style="text-align: right;"> <u>10/19/2009</u>            Date         </div> </div>	
<b>Exhibit C</b> Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No.			
<b>Exhibit D</b> (To be completed by every individual debtor. If a joint petition is filed, each spouse must complete and attach a separate Exhibit D.) <input checked="" type="checkbox"/> Exhibit D completed and signed by the debtor is attached and made a part of this petition.  If this is a joint petition: <input checked="" type="checkbox"/> Exhibit D also completed and signed by the joint debtor is attached and made a part of this petition.			
<b>Information Regarding the Debtor - Venue</b> (Check any applicable box.)  <input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.  <input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.  <input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District.			
<b>Certification by a Debtor Who Resides as a Tenant of Residential Property</b> (Check all applicable boxes.)  <input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)  <div style="text-align: center; margin-bottom: 20px;">           _____            (Name of landlord that obtained judgment)         </div> <div style="text-align: center; margin-bottom: 20px;">           _____            (Address of landlord)         </div> <input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and  <input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  <input type="checkbox"/> Debtor certifies that he/she has served the Landlord with this certification. (11 U.S.C. § 362(l)).			

# **Voluntary Petition**

*(This page must be completed and filed in every case)*

Name of Debtor(s): **maria z chlebek  
bogdan chlebek**

## **Signatures**

### **Signature(s) of Debtor(s) (Individual/Joint)**

I declare under penalty of perjury that the information provided in this petition is true and correct.

[If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** /s/ maria z chlebek  
**maria z chlebek**

**X** /s/ bogdan chlebek  
**bogdan chlebek**

Telephone Number (If not represented by attorney)

10/19/2009

Date

### **Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box.)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

**X** \_\_\_\_\_  
(Signature of Foreign Representative)

\_\_\_\_\_  
(Printed Name of Foreign Representative)

\_\_\_\_\_  
Date

### **Signature of Attorney\***

**X** /s/ Patrick J. Brennan  
**Patrick J. Brennan** Bar No. **6288038**

**Brennan Legal Services, P.C.**  
**5681 N. New Hampshire**  
**Chicago, IL 60631**

Phone No. **(312) 590-3778** Fax No. **(312) 277-1923**

10/19/2009

Date

\*In a case in which § 707(b)(4)(D) applies, this signature also constitutes a certification that the attorney has no knowledge after an inquiry that the information in the schedules is incorrect.

### **Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.

**X** \_\_\_\_\_  
Signature of Authorized Individual

\_\_\_\_\_  
Printed Name of Authorized Individual

\_\_\_\_\_  
Title of Authorized Individual

\_\_\_\_\_  
Date

### **Signature of Non-Attorney Bankruptcy Petition Preparer**

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

\_\_\_\_\_  
Printed Name and title, if any, of Bankruptcy Petition Preparer

\_\_\_\_\_  
Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

\_\_\_\_\_  
Address

**X** \_\_\_\_\_

\_\_\_\_\_  
Date

\_\_\_\_\_  
Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

\_\_\_\_\_  
Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual.

\_\_\_\_\_  
If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

\_\_\_\_\_  
*A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.*

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE A - REAL PROPERTY

**Total:** **\$265,000.00**  
(Report also on Summary of Schedules)

Case No. \_\_\_\_\_  
(If known)

Debtor claims the exemptions to which debtor is entitled under:  
(Check one box)

☐ 11 U.S.C. § 522(b)(2)  
☒ 11 U.S.C. § 522(b)(3)

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Value of Property Without Deducting Exemption
6218 S. Knox, Chicago, IL 60629	735 ILCS 5/12-901	\$25,811.00	\$265,000.00
		\$25,811.00	\$265,000.00

B6D (Official Form 6D) (12/07)

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND AN ACCOUNT NUMBER (See Instructions Above.)	CODEBATOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN	CONTINGENT UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION, IF ANY
ACCT #: <b>xxx5696</b>  <b>Chicago Patrolmans Fcu</b> <b>1359 W. Washington</b> <b>Chicago, IL 60607</b>	<b>C</b>	DATE INCURRED: <b>06/2002</b> NATURE OF LIEN: <b>Credit Line Secured</b> COLLATERAL: <b>House</b> REMARKS:  VALUE: <b>\$265,000.00</b>			<b>\$39,832.00</b>	
ACCT #: <b>xxxxxx8819</b>  <b>Chrysler Credit</b> <b>PO Box 8065</b> <b>Royal Oak, MI 48068</b>	<b>C</b>	DATE INCURRED: <b>07/2004</b> NATURE OF LIEN: <b>Automobile</b> COLLATERAL: <b>Car</b> REMARKS:  VALUE: <b>\$0.00</b>			<b>\$1,766.00</b>	<b>\$1,766.00</b>
ACCT #: <b>xxxxx2274</b>  <b>Fifth Third Bank</b> <b>C/O Bankruptcy Dept, MDROPSO5</b> <b>1850 East Paris</b> <b>Grand Rapids, MI 49546</b>	<b>C</b>	DATE INCURRED: <b>04/2001</b> NATURE OF LIEN: <b>Conventional Real Estate Mortgage</b> COLLATERAL: <b>House</b> REMARKS:  VALUE: <b>\$265,000.00</b>			<b>\$199,357.00</b>	
Subtotal (Total of this Page) >					<b>\$240,955.00</b>	<b>\$1,766.00</b>
Total (Use only on last page) >					<b>\$240,955.00</b>	<b>\$1,766.00</b>

No continuation sheets attached

(Report also on Summary of Schedules.)

(If applicable, report also on Statistical Summary of Certain Liabilities and Related Data.)

B6E (Official Form 6E) (12/07)

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(If Known)

## SCHEDULE E - CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

### TYPES OF PRIORITY CLAIMS (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Domestic Support Obligations**

Claims for domestic support that are owed to or recoverable by a spouse, former spouse, or child of the debtor, or the parent, legal guardian, or responsible relative of such a child, or a governmental unit to whom such a domestic support claim has been assigned to the extent provided in 11 U.S.C. § 507(a)(1).

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(3).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$10,950\* per person earned within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(5).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$5,400\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(6).

☐ **Deposits by individuals**

Claims of individuals up to \$2,425\* for deposits for the purchase, lease or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C. § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

☐ **Claims for Death or Personal Injury While Debtor Was Intoxicated**

Claims for death or personal injury resulting from the operation of a motor vehicle or vessel while the debtor was intoxicated from using alcohol, a drug, or another substance. 11 U.S.C. § 507(a)(10).

☐ **Administrative allowances under 11 U.S.C. Sec. 330**

Claims based on services rendered by the trustee, examiner, professional person, or attorney and by any paraprofessional person employed by such person as approved by the court and/or in accordance with 11 U.S.C. §§ 326, 328, 329 and 330.

\* Amounts are subject to adjustment on April 1, 2010, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

No continuation sheets attached

B6F (Official Form 6F) (12/07)

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

### SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>x2656</b> <b>Activity Collection Se</b> <b>664 N Milwaukee Ave</b> <b>Prospect Heights, IL 60070</b>	<b>C</b>	DATE INCURRED: <b>09/2003</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$209.00</b>
ACCT #: <b>xxxx3929</b> <b>Arrow Financial Services</b> <b>5996 W Touhy Ave</b> <b>Niles, IL 60714</b>	<b>C</b>	DATE INCURRED: <b>03/2006</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$504.00</b>
ACCT #: <b>xxxx0145</b> <b>Asset Acceptance</b> <b>PO Box 2036</b> <b>Warren, MI 48090</b>	<b>C</b>	DATE INCURRED: <b>11/2007</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$256.00</b>
ACCT #: <b>xxxxxxxx7996</b> <b>Capital 1 Bank</b> <b>Attn: C/O TSYS Debt Management</b> <b>PO Box 5155</b> <b>Norcross, GA 30091</b>	<b>C</b>	DATE INCURRED: <b>01/2003</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$1,567.00</b>
ACCT #: <b>xxxxxxxxxxxx7269</b> <b>Cmre Financial Services Inc</b> <b>3075 E Imperial Hwy</b> <b>Suite 200</b> <b>Brea, CA 92821</b>	<b>C</b>	DATE INCURRED: <b>01/2009</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$502.00</b>
ACCT #: <b>xx1314</b> <b>Comp Crdt Sr</b> <b>Po Box 60201</b> <b>Chicago, IL 60660</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Unknown Loan Type</b> REMARKS:				<b>\$1,639.00</b>
<b>Subtotal &gt;</b>						<b>\$4,677.00</b>
<b>Total &gt;</b>						

6 continuation sheets attached

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)



B6F (Official Form 6F) (12/07) - Cont.

In re **maria z chlebek**  
**bogdan chlebek**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xx8056</b> <b>Comp Crdt Sr</b> <b>Po Box 60201</b> <b>Chicago, IL 60660</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Unknown Loan Type</b> REMARKS:				<b>\$396.00</b>
ACCT #: <b>xx6116</b> <b>Comp Crdt Sr</b> <b>Po Box 60201</b> <b>Chicago, IL 60660</b>	<b>C</b>	DATE INCURRED: CONSIDERATION: <b>Unknown Loan Type</b> REMARKS:				<b>\$198.00</b>
ACCT #: <b>xx4695</b> <b>Creditors Alliance Inc</b> <b>Po Box 1288</b> <b>Bloomington, IL 61702</b>	<b>C</b>	DATE INCURRED: <b>01/2008</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$191.00</b>
ACCT #: <b>xxxxxxxxxxxxx1205</b> <b>Dell Financial Services</b> <b>Attn: Bankruptcy Dept.</b> <b>12234 North IH 35</b> <b>Austin, TX 78753</b>	<b>C</b>	DATE INCURRED: <b>08/2007</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$2,147.00</b>
ACCT #: <b>xxxxxxx0930</b> <b>Dependon Collection Se</b> <b>Attn: Bankruptcy</b> <b>PO Box 4833</b> <b>Oak Brook, IL 60523</b>	<b>C</b>	DATE INCURRED: <b>10/2005</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$396.00</b>
ACCT #: <b>xxx9551</b> <b>Ffcc-columbus Inc</b> <b>1550 Old Henderson Rd St</b> <b>Columbus, OH 43220</b>	<b>C</b>	DATE INCURRED: <b>05/2008</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$12.00</b>
Sheet no. <u>1</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$3,340.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **maria z chlebek**  
**bogdan chlebek**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxx0156</b> <b>Ffcc-columbus Inc</b> <b>1550 Old Henderson Rd St</b> <b>Columbus, OH 43220</b>	<b>C</b>	DATE INCURRED: <b>03/2009</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$97.00</b>
ACCT #: <b>xxxx4764</b> <b>Illinois Collection Se</b> <b>8231 W. 185th St. Ste. 100</b> <b>Tinley Park, IL 60487</b>	<b>C</b>	DATE INCURRED: <b>02/2009</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$403.00</b>
ACCT #: <b>xxxxxxx3852</b> <b>Kohls/chase</b> <b>N56 W 17000 Ridgewood Dr</b> <b>Menomonee Falls, WI 53051</b>	<b>C</b>	DATE INCURRED: <b>12/1993</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$230.00</b>
ACCT #: <b>xxxxxxx3852</b> <b>Kohls/chase</b> <b>N56 W 17000 Ridgewood Dr</b> <b>Menomonee Falls, WI 53051</b>	<b>C</b>	DATE INCURRED: <b>12/1993</b> CONSIDERATION: <b>Credit Card</b> REMARKS:				<b>\$230.00</b>
ACCT #: <b>xxxxxxxxxx9989</b> <b>Lvnv Funding Llc</b> <b>Po Box 740281</b> <b>Houston, TX 77274</b>	<b>C</b>	DATE INCURRED: <b>06/2007</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$2,537.00</b>
ACCT #: <b>xxxxxxxxxxx6729</b> <b>Lvnv Funding Llc</b> <b>Po Box 740281</b> <b>Houston, TX 77274</b>	<b>C</b>	DATE INCURRED: <b>08/2007</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$475.00</b>
Sheet no. <b>2</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$3,972.00</b>
<b>Total &gt;</b> (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxxxxxx5005 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 04/2006 CONSIDERATION: Collection Attorney REMARKS:				\$247.00
ACCT #: xxxxxxxxxxxx4001 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 03/2004 CONSIDERATION: Collection Attorney REMARKS:				\$230.00
ACCT #: xxxxxxxxxxxx6001 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 04/2006 CONSIDERATION: Collection Attorney REMARKS:				\$184.00
ACCT #: xxxxxxxxxxxx0002 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 10/2005 CONSIDERATION: Collection Attorney REMARKS:				\$114.00
ACCT #: xxxxxxxxxxxx0003 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 10/2005 CONSIDERATION: Collection Attorney REMARKS:				\$70.00
ACCT #: xxxxxxxxxxxx0001 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 05/2005 CONSIDERATION: Collection Attorney REMARKS:				\$66.00
Sheet no. <u>3</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$911.00
<p align="center">(Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)</p>						Total >

B6F (Official Form 6F) (12/07) - Cont.

In re **maria z chlebek**  
**bogdan chlebek**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: xxxxxxxx3575 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 03/2004 CONSIDERATION: Collection Attorney REMARKS:				\$54.00
ACCT #: xxxxxxxxxxxx6002 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 04/2006 CONSIDERATION: Collection Attorney REMARKS:				\$50.00
ACCT #: xxxxxxxxxxxx5001 Medical Business Burea 1460 Renaissance Dr Park Ridge, IL 60068	C	DATE INCURRED: 01/2006 CONSIDERATION: Collection Attorney REMARKS:				\$50.00
ACCT #: xxxxxx5001 Medical Business Burea 1460 Renaissance D Park Ridge, IL 60068	C	DATE INCURRED: 08/2005 CONSIDERATION: Collection Attorney REMARKS:				\$114.00
ACCT #: xxxxxx1764 Merchants Credit Guide 223 W Jackson St Chicago, IL 60606	C	DATE INCURRED: 12/2008 CONSIDERATION: Collection Attorney REMARKS:				\$514.00
ACCT #: xxxxxx3471 Midland Credit Mgmt 8875 Aero Dr Ste 200 San Diego, CA 92123	C	DATE INCURRED: 04/2008 CONSIDERATION: Factoring Company Account REMARKS:				\$2,222.00
Sheet no. <u>4</u> of <u>6</u> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal > \$3,004.00
Total > (Use only on last page of the completed Schedule F.) (Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)						

B6F (Official Form 6F) (12/07) - Cont.

In re **maria z chlebek**  
**bogdan chlebek**Case No. \_\_\_\_\_  
(if known)**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxx7052</b> <b>Mrsi</b> <b>2250 E Devon Ave Ste 352</b> <b>Des Plaines, IL 60018</b>	<b>C</b>	DATE INCURRED: <b>10/2003</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$248.00</b>
ACCT #: <b>xxxxx2401</b> <b>Nbgl-carsons</b>	<b>C</b>	DATE INCURRED: <b>07/1997</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$351.00</b>
ACCT #: <b>xxxxx4046</b> <b>Peoples Gas</b> <b>C/O Bankruptcy Department</b> <b>130 E. Randolph Drive</b> <b>Chicago, IL 60602</b>	<b>C</b>	DATE INCURRED: <b>05/26/2005</b> CONSIDERATION: <b>Agriculture</b> REMARKS:				<b>\$142.00</b>
ACCT #: <b>xxxxxxxxxxxx5202</b> <b>Unifund</b> <b>Attention: Bankruptcy</b> <b>10625 Techwood Circle</b> <b>Cincinnati, OH 45242</b>	<b>C</b>	DATE INCURRED: <b>11/2007</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$24,185.00</b>
ACCT #: <b>xxxxxxxxxxxx4822</b> <b>Unifund</b> <b>Attention: Bankruptcy</b> <b>10625 Techwood Circle</b> <b>Cincinnati, OH 45242</b>	<b>C</b>	DATE INCURRED: <b>11/2007</b> CONSIDERATION: <b>Factoring Company Account</b> REMARKS:				<b>\$12,731.00</b>
ACCT #: <b>xxx8057</b> <b>United Collect Bur Inc</b> <b>5620 Southwyck Blvd Ste</b> <b>Toledo, OH 43614</b>	<b>C</b>	DATE INCURRED: <b>11/2007</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$235.00</b>
Sheet no. <b>5</b> of <b>6</b> continuation sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal &gt;</b> <b>\$37,892.00</b>
<b>Total &gt;</b> <b>(Use only on last page of the completed Schedule F.)</b> <b>(Report also on Summary of Schedules and, if applicable, on the</b> <b>Statistical Summary of Certain Liabilities and Related Data.)</b>						

B6F (Official Form 6F) (12/07) - Cont.

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	CODEBTOR HUSBAND, WIFE, JOINT, OR COMMUNITY	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	CONTINGENT	UNLIQUIDATED	DISPUTED	AMOUNT OF CLAIM
ACCT #: <b>xxxx6048</b> <b>United Collect Bur Inc</b> <b>5620 Southwyck Blvd Ste</b> <b>Toledo, OH 43614</b>	<b>C</b>	DATE INCURRED: <b>04/2006</b> CONSIDERATION: <b>Collection Attorney</b> REMARKS:				<b>\$299.00</b>
ACCT #: <b>xxxxxxxxxxxx2939</b> <b>Victoria's Secret</b> <b>PO Box 182273</b> <b>Columbus, OH 43218</b>	<b>C</b>	DATE INCURRED: <b>10/24/1994</b> CONSIDERATION: <b>Charge Account</b> REMARKS:				<b>\$186.00</b>
<b>Subtotal &gt;</b>						<b>\$485.00</b>
<b>Total &gt;</b>						<b>\$54,281.00</b>

Sheet no. **6** of **6** continuation sheets attached to  
Schedule of Creditors Holding Unsecured Nonpriority Claims

(Use only on last page of the completed Schedule F.)  
(Report also on Summary of Schedules and, if applicable, on the  
Statistical Summary of Certain Liabilities and Related Data.)

B6G (Official Form 6G) (12/07)

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE G - EXECUTORY CONTRACTS AND UNEXPIRED LEASES

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described. If a minor child is a party to one of the leases of contracts, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no executory contracts or unexpired leases.

NAME AND MAILING ADDRESS, INCLUDING ZIP CODE, OF OTHER PARTIES TO LEASE OR CONTRACT.	DESCRIPTION OF CONTRACT OR LEASE AND NATURE OF DEBTOR'S INTEREST. STATE WHETHER LEASE IS FOR NONRESIDENTIAL REAL PROPERTY. STATE CONTRACT NUMBER OF ANY GOVERNMENT CONTRACT.

B6H (Official Form 6H) (12/07)

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE H - CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by the debtor in the schedules of creditors. Include all guarantors and co-signers. If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the eight-year period immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state, commonwealth, or territory. Include all names used by the nondebtor spouse during the eight years immediately preceding the commencement of this case. If a minor child is a codebtor or a creditor, state the child's initials and the name and address of the child's parent or guardian, such as "A.B., a minor child, by John Doe, guardian." Do not disclose the child's name. See, 11 U.S.C. §112 and Fed. R. Bankr. P. 1007(m).

☒ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR



B6I (Official Form 6I) (12/07)

In re **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE I - CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by every married debtor, whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. Do not state the name of any minor child. The average monthly income calculated on this form may differ from the current monthly income calculated on Form 22A, 22B, or 22C.

Debtor's Marital Status:	Dependents of Debtor and Spouse	
<b>Married</b>	Relationship(s): Daughter	Age(s): 20
	Daughter	19
	Son	16
	Daughter	15
<b>Employment:</b>	<b>Debtor</b>	<b>Spouse</b>
Occupation	Police Officer	Unemployed
Name of Employer	Chicago Police Department	
How Long Employed	14 years	
Address of Employer	3510 S. Michigan Chicago, IL	

INCOME: (Estimate of average or projected monthly income at time case filed)	DEBTOR	SPOUSE
1. Monthly gross wages, salary, and commissions (Prorate if not paid monthly)	\$5,054.00	\$0.00
2. Estimate monthly overtime	\$0.00	\$0.00
3. SUBTOTAL	<b>\$5,054.00</b>	<b>\$0.00</b>
4. LESS PAYROLL DEDUCTIONS		
a. Payroll taxes (includes social security tax if b. is zero)	\$1,254.00	\$0.00
b. Social Security Tax	\$0.00	\$0.00
c. Medicare	\$0.00	\$0.00
d. Insurance	\$0.00	\$0.00
e. Union dues	\$0.00	\$0.00
f. Retirement	\$0.00	\$0.00
g. Other (Specify) _____	\$0.00	\$0.00
h. Other (Specify) _____	\$0.00	\$0.00
i. Other (Specify) _____	\$0.00	\$0.00
j. Other (Specify) _____	\$0.00	\$0.00
k. Other (Specify) _____	\$0.00	\$0.00
5. SUBTOTAL OF PAYROLL DEDUCTIONS	<b>\$1,254.00</b>	<b>\$0.00</b>
6. TOTAL NET MONTHLY TAKE HOME PAY	<b>\$3,800.00</b>	<b>\$0.00</b>
7. Regular income from operation of business or profession or farm (Attach detailed stmt)	\$0.00	\$0.00
8. Income from real property	\$0.00	\$0.00
9. Interest and dividends	\$0.00	\$0.00
10. Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above	\$0.00	\$0.00
11. Social security or government assistance (Specify): _____	\$0.00	\$0.00
12. Pension or retirement income	\$0.00	\$0.00
13. Other monthly income (Specify):		
a. _____	\$0.00	\$0.00
b. _____	\$0.00	\$0.00
c. _____	\$0.00	\$0.00
14. SUBTOTAL OF LINES 7 THROUGH 13	<b>\$0.00</b>	<b>\$0.00</b>
15. AVERAGE MONTHLY INCOME (Add amounts shown on lines 6 and 14)	<b>\$3,800.00</b>	<b>\$0.00</b>
16. COMBINED AVERAGE MONTHLY INCOME: (Combine column totals from line 15)	<b>\$3,800.00</b>	

(Report also on Summary of Schedules and, if applicable, on Statistical Summary of Certain Liabilities and Related Data)

17. Describe any increase or decrease in income reasonably anticipated to occur within the year following the filing of this document:

None.

B6J (Official Form 6J) (12/07)

IN RE: **maria z chlebek**  
**bogdan chlebek**

Case No. \_\_\_\_\_  
(if known)

## SCHEDULE J - CURRENT EXPENDITURES OF INDIVIDUAL DEBTOR(S)

Complete this schedule by estimating the average or projected monthly expenses of the debtor and the debtor's family at time case filed. Prorate any payments made bi-weekly, quarterly, semi-annually, or annually to show monthly rate. The average monthly expenses calculated on this form may differ from the deductions from income allowed on Form 22A or 22C.

☐ Check this box if a joint petition is filed and debtor's spouse maintains a separate household. Complete a separate schedule of expenditures labeled "Spouse."

1. Rent or home mortgage payment (include lot rented for mobile home) a. Are real estate taxes included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No b. Is property insurance included? <input checked="" type="checkbox"/> Yes <input type="checkbox"/> No	\$1,940.00
2. Utilities: a. Electricity and heating fuel b. Water and sewer c. Telephone d. Other: internet	\$150.00 \$105.00 \$100.00
3. Home maintenance (repairs and upkeep)	
4. Food	\$900.00
5. Clothing	\$100.00
6. Laundry and dry cleaning	\$100.00
7. Medical and dental expenses	\$60.00
8. Transportation (not including car payments)	\$100.00
9. Recreation, clubs and entertainment, newspapers, magazines, etc.	
10. Charitable contributions	\$100.00
11. Insurance (not deducted from wages or included in home mortgage payments) a. Homeowner's or renter's b. Life c. Health d. Auto e. Other:	\$40.00
12. Taxes (not deducted from wages or included in home mortgage payments) Specify:	
13. Installment payments: (In chapter 11, 12, and 13 cases, do not list payments to be included in the plan) a. Auto: Auto Loan b. Other: c. Other: d. Other:	\$500.00
14. Alimony, maintenance, and support paid to others: 15. Payments for support of add'l dependents not living at your home: 16. Regular expenses from operation of business, profession, or farm (attach detailed statement) 17.a. Other: 17.b. Other:	
18. AVERAGE MONTHLY EXPENSES (Total lines 1-17. Report also on Summary of Schedules and, if applicable, on the Statistical Summary of Certain Liabilities and Related Data.)	<b>\$4,195.00</b>
19. Describe any increase or decrease in expenditures reasonably anticipated to occur within the year following the filing of this document: <b>None.</b>	
20. STATEMENT OF MONTHLY NET INCOME	
a. Average monthly income from Line 15 of Schedule I	\$3,800.00
b. Average monthly expenses from Line 18 above	\$4,195.00
c. Monthly net income (a. minus b.)	(\$395.00)

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **maria z chlebek**  
**bogdan chlebek**

Case No.

Chapter **13**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts of all claims from Schedules D, E, and F to determine the total amount of the debtor's liabilities. Individual debtors also must complete the "Statistical Summary of Certain Liabilities and Related Data" if they file a case under chapter 7, 11, or 13.

NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	Yes	1	\$265,000.00		
B - Personal Property	No	0			
C - Property Claimed as Exempt	Yes	1			
D - Creditors Holding Secured Claims	Yes	1			\$240,955.00
E - Creditors Holding Unsecured Priority Claims (Total of Claims on Schedule E)	Yes	1			\$0.00
F - Creditors Holding Unsecured Nonpriority Claims	Yes	7			\$54,281.00
G - Executory Contracts and Unexpired Leases	Yes	1			
H - Codebtors	Yes	1			
I - Current Income of Individual Debtor(s)	Yes	1			
J - Current Expenditures of Individual Debtor(s)	Yes	1			
TOTAL		15	\$265,000.00	\$295,236.00	

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

In re **maria z chlebek**  
**bogdan chlebek**

Case No.

Chapter **13**

**STATISTICAL SUMMARY OF CERTAIN LIABILITIES AND RELATED DATA (28 U.S.C. § 159)**

If you are an individual debtor whose debts are primarily consumer debts, as defined in § 101(8) of the Bankruptcy Code (11 U.S.C. § 101(8)), filing a case under chapter 7, 11, or 13, you must report all information requested below.

☐ Check this box if you are an individual debtor whose debts are NOT primarily consumer debts. You are not required to report any information here.

**This information is for statistical purposes only under 28 U.S.C. § 159.**

**Summarize the following types of liabilities, as reported in the Schedules, and total them.**

Type of Liability	Amount
Domestic Support Obligations (from Schedule E)	<b>\$0.00</b>
Taxes and Certain Other Debts Owed to Governmental Units (from Schedule E)	<b>\$0.00</b>
Claims for Death or Personal Injury While Debtor Was Intoxicated (from Schedule E) (whether disputed or undisputed)	<b>\$0.00</b>
Student Loan Obligations (from Schedule F)	<b>\$0.00</b>
Domestic Support, Separation Agreement, and Divorce Decree Obligations Not Reported on Schedule E	<b>\$0.00</b>
Obligations to Pension or Profit-Sharing, and Other Similar Obligations (from Schedule F)	<b>\$0.00</b>
<b>TOTAL</b>	<b>\$0.00</b>

**State the following:**

Average Income (from Schedule I, Line 16)	<b>\$3,800.00</b>
Average Expenses (from Schedule J, Line 18)	<b>\$4,195.00</b>
Current Monthly Income (from Form 22A Line 12; OR, Form 22B Line 11; OR, Form 22C Line 20)	

**State the following:**

1. Total from Schedule D, "UNSECURED PORTION, IF ANY" column		<b>\$1,766.00</b>
2. Total from Schedule E, "AMOUNT ENTITLED TO PRIORITY" column.	<b>\$0.00</b>	
3. Total from Schedule E, "AMOUNT NOT ENTITLED TO PRIORITY, IF ANY" column		<b>\$0.00</b>
4. Total from Schedule F		<b>\$54,281.00</b>
5. Total of non-priority unsecured debt (sum of 1, 3, and 4)		<b>\$56,047.00</b>

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: **maria z chlebek**  
**bogdan chlebek**

**NOTICE TO INDIVIDUAL CONSUMER DEBTOR(S) UNDER § 342(b)**  
**OF THE BANKRUPTCY CODE**

In accordance with § 342(b) of the Bankruptcy Code, this notice to individuals with primarily consumer debts: (1) Describes briefly the services available from credit counseling services; (2) Describes briefly the purposes, benefits and costs of the four types of bankruptcy proceedings you may commence; and (3) Informs you about bankruptcy crimes and notifies you that the Attorney General may examine all information you supply in connection with a bankruptcy case.

You are cautioned that bankruptcy law is complicated and not easily described. Thus, you may wish to seek the advice of an attorney to learn of your rights and responsibilities should you decide to file a petition. Court employees cannot give you legal advice.

Notices from the bankruptcy court are sent to the mailing address you list on your bankruptcy petition. In order to ensure that you receive information about events concerning your case, Bankruptcy Rule 4002 requires that you notify the court of any changes in your address. If you are filing a JOINT CASE (a single bankruptcy case for two individuals married to each other), and each spouse lists the same mailing address on the bankruptcy petition, you and your spouse will generally receive a single copy of each notice mailed from the bankruptcy court in a jointly-addressed envelope, unless you file a statement with the court requesting that each spouse receive a separate copy of all notices.

**1. Services Available from Credit Counseling Agencies**

**With limited exceptions, § 109(h) of the Bankruptcy Code requires that all individual debtors who file for bankruptcy relief on or after October 17, 2005, receive a briefing that outlines the available opportunities for credit counseling and provides assistance in performing a budget analysis.** The briefing must be given within 180 days BEFORE the bankruptcy filing. The briefing may be provided individually or in a group (including briefings conducted by telephone or on the Internet) and must be provided by a nonprofit budget and credit counseling agency approved by the United States trustee or bankruptcy administrator. The clerk of the bankruptcy court has a list that you may consult of the approved budget and credit counseling agencies. Each debtor in a joint case must complete the briefing.

**In addition, after filing a bankruptcy case, an individual debtor generally must complete a financial management instructional course before he or she can receive a discharge.** The clerk also has a list of approved financial management instructional courses. Each debtor in a joint case must complete the course.

**2. The Four Chapters of the Bankruptcy Code Available to Individual Consumer Debtors**

**Chapter 7: Liquidation (\$245 filing fee, \$39 administrative fee, \$15 trustee surcharge: Total fee \$299)**

1. Chapter 7 is designed for debtors in financial difficulty who do not have the ability to pay their existing debts. Debtors whose debts are primarily consumer debts are subject to a "means test" designed to determine whether the case should be permitted to proceed under chapter 7. If your income is greater than the median income for your state of residence and family size, in some cases, creditors have the right to file a motion requesting that the court dismiss your case under § 707(b) of the Code. It is up to the court to decide whether the case should be dismissed.

2. Under chapter 7, you may claim certain of your property as exempt under governing law. A trustee may have the right to take possession of and sell the remaining property that is not exempt and use the sale proceeds to pay your creditors.

3. The purpose of filing a chapter 7 case is to obtain a discharge of your existing debts. If, however, you are found to have committed certain kinds of improper conduct described in the Bankruptcy Code, the court may deny your discharge and, if it does, the purpose for which you filed the bankruptcy petition will be defeated.

4. Even if you receive a general discharge, some particular debts are not discharged under the law. Therefore, you may still be responsible for most taxes and student loans; debts incurred to pay nondischargeable taxes; domestic support and property settlement obligations; most fines, penalties, forfeitures, and criminal restitution obligations; certain debts which are not properly listed in your bankruptcy papers; and debts for death or personal injury caused by operating a motor vehicle, vessel, or aircraft while intoxicated from alcohol or drugs. Also, if a creditor can prove that a debt arose from fraud, breach of fiduciary duty, or theft, or from a willful and malicious injury, the bankruptcy court may determine that the debt is not discharged.

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: **maria z chlebek**  
**bogdan chlebek**

**Chapter 13: Repayment of All or Part of the Debts of an Individual with Regular Income**  
**(\$235 filing fee, \$39 administrative fee: Total fee \$274)**

1. Chapter 13 is designed for individuals with regular income who would like to pay all or part of their debts in installments over a period of time. You are eligible for chapter 13 if your debts do not exceed certain dollar amounts set forth in the Bankruptcy Code.

2. Under chapter 13, you must file with the court a plan to repay your creditors all or part of the money that you owe them, using your future earnings. The period allowed by the court to repay your debts may be three years or five years, depending upon your income and other factors. The court must approve your plan before it can take effect.

3. After completing the payments under your plan, your debts are generally discharged except for domestic support obligations; most student loans; certain taxes; most criminal fines and restitution obligations; certain debts which are not properly listed in your bankruptcy papers; certain debts for acts that caused death or personal injury; and certain long term secured obligations.

**Chapter 11: Reorganization (\$1000 filing fee, \$39 administrative fee: Total fee \$1039)**

Chapter 11 is designed for the reorganization of a business but is also available to consumer debtors. Its provisions are quite complicated, and any decision by an individual to file a chapter 11 petition should be reviewed with an attorney.

**Chapter 12: Family Farmer or Fisherman (\$200 filing fee, \$39 administrative fee: Total fee \$239)**

Chapter 12 is designed to permit family farmers and fishermen to repay their debts over a period of time from future earnings and is similar to chapter 13. The eligibility requirements are restrictive, limiting its use to those whose income arises primarily from a family-owned farm or commercial fishing operation.

**3. Bankruptcy Crimes and Availability of Bankruptcy Papers to Law Enforcement Officials**

A person who knowingly and fraudulently conceals assets or makes a false oath or statement under penalty of perjury, either orally or in writing, in connection with a bankruptcy case is subject to fine, imprisonment, or both. All information supplied by a debtor in connection with a bankruptcy case is subject to examination by the Attorney General acting through the Office of the United States Trustee, the Office of the United States Attorney, and other components and employees of the Department of Justice.

**WARNING:** Section 521(a)(1) of the Bankruptcy Code requires that you promptly file detailed information regarding your creditors, assets, liabilities, income, expenses and general financial condition. Your bankruptcy case may be dismissed if this information is not filed with the court within the time deadlines set by the Bankruptcy Code, the Bankruptcy Rules, and the local rules of the court.

**Certificate of Compliance with § 342(b) of the Bankruptcy Code**

I, Patrick J. Brennan, counsel for Debtor(s), hereby certify that I delivered to the Debtor(s) the Notice required by § 342(b) of the Bankruptcy Code.

**/s/ Patrick J. Brennan**

Patrick J. Brennan, Attorney for Debtor(s)  
 Bar No.: 6288038  
 Brennan Legal Services, P.C.  
 5681 N. New Hampshire  
 Chicago, IL 60631  
 Phone: (312) 590-3778  
 Fax: (312) 277-1923  
 E-Mail: attorneypbrennan@cs.com

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION (CHICAGO)**

IN RE: **maria z chlebek**  
**bogdan chlebek**

**Certificate of the Debtor**

I (We), the debtor(s), affirm that I (we) have received and read this notice.

**maria z chlebek** \_\_\_\_\_

**bogdan chlebek** \_\_\_\_\_

Printed Name(s) of Debtor(s)

Case No. (if known) \_\_\_\_\_

**X /s/ maria z chlebek** \_\_\_\_\_ **10/19/2009**

Signature of Debtor Date

**X /s/ bogdan chlebek** \_\_\_\_\_ **10/19/2009**

Signature of Joint Debtor (if any) Date

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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: **maria z chlebek**  
**bogdan chlebek**

CASE NO

CHAPTER 13

**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR**

1. Pursuant to 11 U.S.C. § 329(a) and Fed. Bankr. P. 2016(b), I certify that I am the attorney for the above-named debtor(s) and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept:	<u>\$2,500.00</u>
Prior to the filing of this statement I have received:	<u>\$2,500.00</u>
Balance Due:	<u>\$0.00</u>

2. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify)

3. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify)

4. ☐ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☒ I have agreed to share the above-disclosed compensation with another person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation, is attached.

**Kevin B. O'Rourke**

5. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:
- a. Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
  - b. Preparation and filing of any petition, schedules, statements of affairs and plan which may be required;
  - c. Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;

6. By agreement with the debtor(s), the above-disclosed fee does not include the following services:

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

**10/19/2009**

*Date*

**/s/ Patrick J. Brennan**

*Patrick J. Brennan*

Brennan Legal Services, P.C.

5681 N. New Hampshire

Chicago, IL 60631

Phone: (312) 590-3778 / Fax: (312) 277-1923

Bar No. 6288038

**/s/ maria z chlebek**

**maria z chlebek**

**/s/ bogdan chlebek**

**bogdan chlebek**



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**UNITED STATES BANKRUPTCY COURT**  
**NORTHERN DISTRICT OF ILLINOIS**  
**EASTERN DIVISION (CHICAGO)**

IN RE: **maria z chlebek**  
**bogdan chlebek**

CASE NO

CHAPTER **13**

**VERIFICATION OF CREDITOR MATRIX**

The above named Debtor hereby verifies that the attached list of creditors is true and correct to the best of his/her knowledge.

Date 10/19/2009

Signature /s/ maria z chlebek  
maria z chlebek

Date 10/19/2009

Signature /s/ bogdan chlebek  
bogdan chlebek